

Provided that if the said Thomas N. Atkins and Ruth M. Atkins, his wife,
shall pay at maturity the promissory note given for said indebtedness of One Thousand,
Fifty (\$1,050.00) dollars of even date herewith by Thomas N. Atkins and
Ruth M. Atkins, his wife, mortgagors herein, payable six months after
date, made payable to the said The Bank of Brunswick,
or order, with interest thereon at SIX per cent. per annum, payable quarterly,
and all renewals of said note with interest thereon and comply with all the covenants in this mortgage, then
this mortgage shall be void, otherwise to be in full force and effect.

And the said mortgagors hereby covenant: That they are seized of the land hereby
conveyed and have the right to convey said land; that they will not suffer or permit any
strip or waste of the mortgaged premises and will keep all buildings and improvements in good repair;
and they also hereby covenant that they will pay the aforesaid mortgage debt and inter-
est thereon when the same is due and payable, as herein above set forth and according to the tenor of
said note; and will keep the buildings on the said ground fully insured from loss by fire, pay the insur-
ance premiums and protect in the policy of insurance the mortgagee or assignee, and will pay all taxes
on the real estate hereby conveyed and should they fail in paying the said taxes and insurance
premiums and said mortgagee or assignee should pay the same, then the amount of the taxes and prem-
iums so paid, with interest thereon, shall be a lien on the mortgaged property, as though included in the
first instance in the mortgage itself.

Provided that if default shall be made by the said Thomas N. Atkins and Ruth M. Atkins,
his wife, in the payment of the said promissory note at maturity, or any renewal or renewals
thereof, when due, or of any interest thereon when due, or if default shall be made in the performance of
any of the covenants in this mortgage, then it shall be lawful for ~~xxxxx~~ Emory V. Frye, Vice-
President and Agent of The Bank of Brunswick, or Amos A. Holter Attorney or any
Assignee of this mortgage, and they are hereby authorized, empowered and directed to do so, to enter
and possess and sell the said mortgaged premises at the Court House door in
Frederick, Frederick
County, Maryland, at public auction for cash, after giving public notice of the time, place, manner and terms
of sale in some newspaper published in said County at least twenty days prior to the day of sale, and to
apply the proceeds of such sale to the payment of all expenses attending said sale, including Court costs, the
usual chancery commissions, all counsel fees of the mortgagee or assignee or party making the sale and then
to the payment of the said promissory note, with the interest due thereon, or any renewal thereof with the
interest due thereon, so that all monies owing under this mortgage shall be paid, and to pay the amount of the
taxes and insurance premiums paid by the mortgagee or assignee with interest thereon from the time paid,
and to pay the surplus to the said mortgagors, and in case payment should be made after advertisement under
said power, then accrued expenses, counsel fees and only half commissions shall be paid by the said mort-
gagors.

Witness our hands and seals.

Test:

G. M. Kaetz
G. M. Kaetz

Thomas N. Atkins (SEAL)
Thomas N. Atkins

Ruth M. Atkins (SEAL)
Ruth M. Atkins